

Appln. No.: 09/975,403  
Amdt. Dated September 23, 2004  
Reply to Office Action dated June 28, 2004

### **Remarks**

#### **I. Status of the Claims:**

Claims 1-5, 7 and 8 are pending in this application. Claim 1 has been amended to incorporate subject matter of claim 6. Also, claims 1, 2 and 7 have been amended to correct informalities. Claims 6, and 8-15 have been cancelled.

#### **II. Claim Rejection 35 U.S.C. §112:**

Claims 1-5 and 7 were rejected as being indefinite for failing to particularly point out and distinctly claim the subject matter. Claim 1 has been amended to correct the informalities identified by the Examiner. Claims 1, 2, 4 and 7 have also been amended to correct other informalities and dependency. It is submitted that all pending 35 U.S.C. §112 issues have been corrected.

#### **III. Claim Rejections 35 U.S.C. §102(b):**

Claims 1-5 and 7 stand rejected under 35 U.S.C. §102(b) as being anticipated by Schrader, US Patent 5,903,881. Claim 1 has been amended to include the features of cancelled claim 6, reciting "issuing warnings to the customer in the event of identifying irregularities in the customers account". It is respectfully submitted that this feature has not been disclosed or suggested in the Schrader reference. Accordingly, claim 1 and dependant claims 2-5 and 7 should be allowable over Schrader.

#### **IV. Claim Rejections 35 U.S.C. §103(a):**

Claims 1-5 and 7 were also rejected under 35 U.S.C. §103(a) as being unpatentable over Paternmaster, US patent 5,337,263. As noted above, claim 1 has been amended to include a step of "issue warnings". As with the Schrader reference,

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Patentmaster also fails to disclose or suggest this step. Accordingly, since no asserted reference includes this feature, this rejection should be likewise withdrawn for claim 1 and its dependant claims 2-5 and 7.

**V. Conclusion:**

In view of the foregoing amendments and remarks, it is respectfully submitted that the claims of this application are now in a condition for allowance and favorable action thereon is requested.

Respectfully submitted,



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